

Docket No. 4551-4003

IN THE SPECIFICATION

Please **delete** the paragraph beginning at page 2, line 7 and **insert** the following paragraph:

This application is related to co-pending United States Patent Application Serial No. 09/645,020 entitled "Insurance Incentive Program for Promoting the Purchase or Lease of an Automobile" filed on August 23, 2000, and is further related to co-pending United States Patent Application Serial No. 09/645,794 entitled "Insurance Incentive Program Having a Term of Years for Promoting the Purchase or Lease of an Automobile" filed on August 24, 2000, both assigned to the assignee of the present invention, the entirety of each being incorporated herein by reference.